



MetLife

Bringing technology, people and processes together to deliver quality and savings

Managing dental claims and service is about more than processing. To help ensure your benefit plans are run efficiently and “quietly,” we continually work to streamline and improve the benefits delivery process.

You'll find our claims management system effectively leverages technology, our people and quality management processes. The goal is to ensure claims are paid quickly and accurately, and to maintain high satisfaction levels among employers, employees and dentists.

Advanced technology solutions

To improve the overall customer experience, we constantly look for innovative ways to leverage technology. For example, enrollment, eligibility, claims and billing databases are fed from a single data source to ensure consistent and reliable data exchanges, helping to maintain performance and accuracy levels that exceed expectations.

- Over 31 million claims processed in 2013 — with a 77.32% auto adjudication rate and 99.79% payment accuracy.¹
- In 2013, 76.7% of all dental claims were processed within one business day, 85.87% within three business days; 98.39% within 10 business days.¹

Sophisticated functionality helps ensure plan savings by:

- Identifying billing inconsistencies based on more than 200 system edits, including non-coded services billing.
- Routing low cost, high volume procedures to professional review, based on dentist-specific patterns of care (falling outside the norm of peers within the dentist's service area).

We also take additional steps to ensure accuracy.

- A daily random sample of approximately 2% of keyed, paper and electronic claims (per keyer ID) is reviewed for accuracy before processing.
- A weekly random sample of approximately 2% of all submitted claims, including those processed by MetLife's Claim Review team, is reviewed (approximately 16,000 claims per week).

¹ MetLife data as of year-end 2013.

Customer Advocates will partner one-on-one with Customer Accounts Teams and Benefit Staff to handle complex, escalated issues regarding claims and call center inquiries.

A claims process supported by dedicated, knowledgeable people

Our teams have the expertise, experience and dedication to deliver a “quiet” plan.

- Our claims operation staff stays with us — a low attrition rate of 3.4% in 2013.
- Unit Leaders, who average 20 years of dental experience, manage skilled claims teams.
- Specialized claims teams are organized by dental benefit subject, including orthodontia and coordination of benefits.
- Customer Advocates average 17 years of dental experience.

Professional review and oversight

One of the distinguishing features of MetLife’s dental claims management process is the professional review component, which we refer to as MetLife Claim Review. This component utilizes 101 Dental Consultants, who are licensed dentists and maintain clinical continuing education. Most of them also practice in private dental offices.

These Dental Consultants recommend benefit decisions or alternate benefit determinations involving claims that are reviewed for dental necessity and meeting current dental standards of care. Supported by current dental research, they review all procedures submitted on a claim, and take into account unique patient issues. As a result, the dental plan, plan participant and plan sponsor may be able to realize additional savings, as well as enhanced patient satisfaction.

The goal is to ensure claims are paid quickly and accurately, and to maintain satisfaction levels among employers, employees and dentists. We pay close attention to operations, so you don’t have to.

DELIVERING EXTRAORDINARY SERVICE EVERY DAY

The people who stand behind our products, technology and administrative operations are what truly differentiate MetLife.

It all starts with the basics and doing them well. Excellent service means being flexible and responsive to your needs, with a commitment to resolve any problem the first time. This ongoing focus on the overall customer experience helps ensure you benefit from extraordinary service and innovative solutions.

- 99% of employer customers with 1,000 to 9,999 employers are satisfied with our dental claims process.²
- 94% of employer customers with 10 to 999 employers are satisfied with our group dental benefits.³
- 100% of plan participants are satisfied with the quality of care they receive from their network dentist.⁴

Online service solutions help empower you, your employees and dentists to participate in benefits administration, helping to make managing benefits easier.

- MetLink® provides a simplified, online resource that allows employers to quickly and conveniently administer their MetLife employee benefits program.
- MyBenefits provides employees with a personalized, integrated online view of their benefits.
- MetDental offers dental providers a convenient way to manage their business so they can focus on doing what they do best — devoting more time to patient care.

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

² Regional Market Dental Measures. MetLife data as of year-end 2013. Based on responses from those who participated in the survey.

³ Local Market Dental Measures. MetLife data as of year-end 2013. Based on responses from those who participated in the survey.

⁴ 2013 MetLife Plan Participant Satisfaction Survey. Results based on participants who visited a network dentist and reported that they were satisfied (19%) or very satisfied (81%).

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